



State of Utah

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Holiday Shopping Tips

As the holiday season approaches, the rush is on to find that perfect gift. Whether you're in the market for the latest high-tech gadget, one of those high-demand radio controlled cars, or fine jewelry, there are now more ways to shop than ever before. No matter whether you shop by telephone, catalog, in traditional retail stores or online, it pays to be a savvy consumer. The Utah Division of Consumer Protection would like to provide Utah shoppers with just a few tips to make a trip to the mall or a shopping spree on the information superhighway a pleasant one.

1. **Shop early.** Last minute shoppers are more susceptible to high-pressure sales tactics and impulse buying.
2. **Know with whom you're dealing.** If you're shopping by catalog, phone or online, confirm an address and phone number to contact if you have questions or problems. Be particularly alert when ordering online through auctions offering high demand items that are difficult to find in local shops. The more scarce the product, the more attractive it is for a scammer to place fraudulent ads offering it for sale.
3. **Protect your privacy.** Provide personal information only if you know who's collecting it, why, and how it's going to be used. When online, look for the company's privacy policy or ask the customer service representative for a copy when on the phone.
4. **While online, order only on a secure server.** Look for an unbroken key or padlock at the bottom of the browser window to ensure your transmission is protected. Buy only from companies that protect your financial information when you order online.
5. **Guard your online passwords.** Use different passwords, when you're making a purchase, than you use to log on to your computer or network.
6. **Pay with a credit card.** It is safer than carrying cash and offers consumer protection.

Know Your Rights

1. **Can you get your money back?** Check our refund and return policies before you buy. Be sure to hang on to your receipts in case they are needed.
2. **Read the fine print.** When shopping online, sometimes key restrictions on a sale are contained in the "fine print" on a website. Take some time to click on any hyperlinks leading to terms and conditions, warranty or rebate information, additional costs, or other important information you should know about before you buy online.

1. **Check delivery dates.** When you place an order, the vendor usually tells you when to expect delivery. State and federal law requires sellers to ship items as promised or within 30 days after the order date, when no specific date is promised. If the seller can't ship the goods within the promised or 30 day deadline, the seller must notify you, give you a chance to cancel your order and provide a full refund if you've chosen to cancel.
2. **Review warranties.** Many high-tech gadgets and appliances come with warranties. You have the right to review a warranty before you purchase a product. For warranty information online, look for hyperlinks leading to the full warranty or to an address where you can obtain a free copy. Reading the warranty before you buy can help you understand exactly what protection you'll get should something go wrong later. If a copy of the warranty is available online, print it out when you make your purchase and keep it with your records.
3. **Print out a copy of your order.** Just in case there is a problem with the vendor in the future.

Get the Best Deal

1. **Make a budget and do some comparison-shopping.** Get the best deal for your money.
2. **Compare Prices.** Look for price-matching policies. Some merchants will match or even beat their competitors' prices. Read the merchant's pricing policy carefully. It may not apply to all items. Go online to check out Internet sites that compare prices for items offered online.
3. **Check shipping and handling fees.** Don't forget to factor these into the cost of the order and choose the delivery option that best meets your needs and budget.
4. **Order early to allow plenty of time for shipping and delivery.**
5. **Do your research.** Ask family, friends or co-workers for recommendations on retailers whether online or offline.

When making charitable contributions this holiday season, be sure the charities are registered with the Utah Division of Consumer Protection and you're comfortable with the percentage they are using for their charitable purposes. You can contact the division at **801-530-6601** or **1-800-721-SAFE**. You may also contact us online at **www.dcp.utah.gov**.